

COMMON CENTS

WINTER EDITION 2023 ATTLEBOROFCU.ORG



Happy New Year!

Like all years, 2022 holds both positive as well as challenging experiences for each of us and 2023 is an opportunity to create new long lasting memories of which we hope to be a part. We are always here to be able to help you with your financial well being.

Did you know that AMEFCU's loan rates are the same for everyone?

While we do use your credit as just one of the factors in our loan reviews, we do not reward or admonish any particular group with higher or lower rates based on their credit score. The rates that we offer are for *every one* of our Members.

We carefully gauge our market to assure that we are offering you some of the most competitive loan rates.

Our low fixed rate Home Equity Programs allow you to affordably use the equity in your home to not only make it a nicer place for you to live, but also in many cases to raise the value of your home.

AMEFCU's Auto Loan Programs afford you the flexibility of being able to be Pre-Approved before you ever walk into an auto dealership. This offers you the opportunity to negotiate option packages as well as the best price on your vehicle of choice.

The AMEFCU Personal Loan Program gives you affordable alternatives to higher rate credit cards and a definitive end to your debt. These loans may also be used for vacations, education, medical procedures, weddings and so much more.

AMEFCU offers many different types of loans to be able to help you achieve your goals responsibly and affordably; so please allow us the opportunity to assist you in your journey through 2023 with a healthy dose of financial well being.

We wish you and your families a very Happy, Healthy and Prosperous New Year.

Scott R. Kaplan
CEO / Manager
Attleboro Municipal Employees Federal Credit Union

If you are proud
to be a Member



SHOUT IT!!!

Tell your family
& co-workers
about us!





Advantages of an AMEFCU Money Market Account...

- No worries about stock market ups and downs
- Not locked into a term tied to a penalty
- Access to your funds whenever you like

With a minimum balance of \$2,500.00 you can earn a higher rate of interest without the sacrifices of safety, convenience or access.

Money Market High Yield Savings Account Tiers

Tier 1	\$2,500.00 to \$24,999.99	0.75% APY*
Tier 2	\$25,000.00 to \$49,999.99	1.25% APY*
Tier 3	\$50,000.00 to \$74,999.99	1.75% APY*
Tier 4	\$75,000.00 & Over	2.25% APY*

*APY = Annual Percentage Yield. AMEFCU reserves the right to change the rates of the Money Market Account at any time. The above listed APYs are correct as of December 1, 2022. Qualification for, and membership of AMEFCU are required.

PEOPLE HELPING PEOPLE

There is never a time when you should be careless with your financial information, however, during times of economic duress are when you see upturns in identity theft and financial fraud schemes.

Be assured that the tools being used to protect your accounts are excellent and will do their job as long as we are all careful with them.

Many fraud schemes today are done via e-mail or text and so you need to be very careful with any unusual information that you may receive. Here are some things to look out for as well as some ways to counteract them.

1. Do not ever click on a link in an e-mail sent to you by someone that you do not know. If you do know the person that sent it, call them to assure that they are in fact the person that sent it to you and can assure you that it is safe to open. The same applies to any company with which you conduct business.
2. Do not ever click a link in a text message unless you have been made aware before it is sent that it is alright to do so, by the party that is sending it to you.
3. You should never disclose private or personal information to anyone via the internet or the phone unless you have satisfactorily confirmed who you are disclosing necessary information to.

Always question the validity and identity of anyone with whom you may need to disclose any personal or private information.

If It Seems Too Good To Be True...

You did not win a lottery that you did not enter in a foreign country that you have never been to!

You should never help the ousted monarch of a country you've never heard of, retain their millions for a sum that you will be paid!

You should not pay for materials for a new job with a check that they send you and ask you to send any difference back to them!

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AMEFCU



138 SOUTH MAIN STREET
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INFO@ATTLEBOROFCU.ORG



508.226.0140



508.222.9359



LOBBY HOURS

MONDAY - FRIDAY

9:00AM - 5:00PM

SATURDAY - SUNDAY

CLOSED



WE WILL BE CLOSED FOR
THE FOLLOWING HOLIDAYS

NEW YEAR'S DAY

Monday, January 2

M.L. KING JR. DAY

Monday, January 16

PATRIOTS DAY

Monday, April 17



This Credit Union is
federally insured by
NCUA



YOU NEED NOT BE BOUND BY THE GHOST OF CHRISTMAS PAST!

**AMEFCU CAN HELP YOU
CLEAN UP YOUR HOLIDAY
DEBT...**

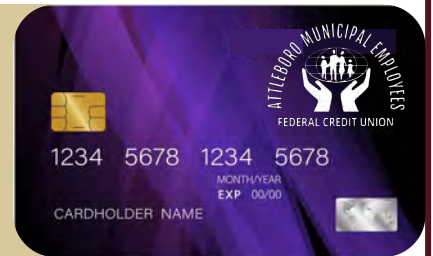


PERSONAL LOANS

We offer a variety of Personal Loans that are made to suit your needs. Consolidating with a Personal Loan is a great way to see a definitive end to your outstanding debt.

AMEFCU NO FEE VISA[®] BALANCE TRANSFER

The AMEFCU Visa allows you to transfer your higher credit card rate balances to our low fixed rate. Use your revolving balance to make purchases at that same great low rate!



HOME EQUITY LOAN

Use the equity in your home to consolidate all of your outstanding debt at a very reasonable rate and begin the new year with a clean slate! There may also be tax advantages to utilizing this type of loan.

SOME HISTORY OF YOUR CREDIT UNION

From our humble beginnings in 1963, storing Municipal Employee's payroll deductions in a cigar box, to the sophisticated systems we use today that allow you to conduct your business from nearly anywhere on the planet, our goal has never changed.

Municipal Employees of the City of Attleboro wanted an institution to be able to responsibly borrow and save at reasonable rates. So, they made a proposal to form their own financial cooperative that was approved on December 17th, 1963.

On January 12, 1964, organization certifications were approved and the official title of the new entity became Attleboro Municipal Employees Credit Union.

Since then, we have had 5 Board of Directors Presidents, a host of Managers and Staff and moved a few times to settle in our current site at 138 South Main Street. Our building also has an interesting history that dates back to 1800 when it was built in the center of town as the Franklin School to educate youth in the Arts & Sciences.



138 SOUTH MAIN STREET
ATTLEBORO, MASSACHUSETTS 02703
P 508.226.0140 • ATTLEBOROFCU.ORG



Federally insured by the National Credit Union Administration



WE PROUDLY SERVE...

- The Municipal Employees of the Cities of Attleboro, North Attleboro and Rehoboth
- Employees of the Attleboro Chamber of Commerce, Court House and Post Office
- Employees of the BICO Collaborative
- Employees of the Marathon Co.
- Employees of Sturdy Memorial Hospital
- Employees of Engage2Excel
- Employees of the Tri-County Regional Vocational Technical School District
- Employees of the United Way - Northern Bristol County

PEOPLE HELPING PEOPLE

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Your nephew is (most likely) not in jail in another State or country and in need of bail and an attorney or a payoff to set him free!

These are only but a few of the scams that are currently out there and there are people dreaming up new ones everyday. The important thing to remember is to take the time to think before you react. Understand that your personal or private information is very difficult to get back once it has been released to the wrong people; it is important to share it only when absolutely necessary and with only appropriate people or places that require it to be able to better assist you and be sure of your identity.

Our goal is to educate you and keep you up to date on any new schemes that may affect you or your financial stability. You also should not hesitate to reach out to us with any questions or concerns that we may be able to assist you with or even just clarify to help you navigate the current financial landscape.

We are People Helping People.